

# THE PHOENIX.

## THE GLEANER.

Office on Main Street, above Taylor.

Book and Job Printing of every description promptly and faithfully attended to.

Advertisements inserted in the Daily at 75 cents per square for the first and 50 cents each subsequent insertion. Long advertisements by the week, month or year, at reasonable rates.

Daily, six months, \$4.00; Tri-Weekly, 2.50; Weekly, 1.50.

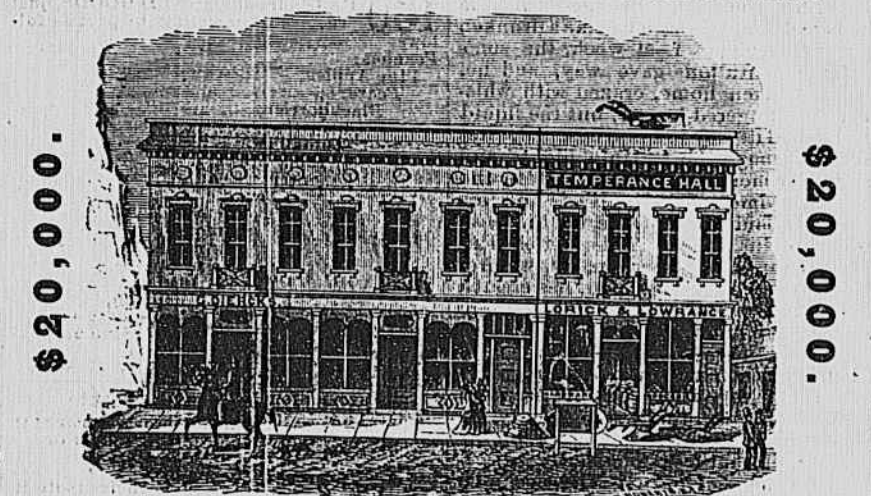
A young minister whose reputation for veracity was not very good, once ventured to differ with an old doctor of divinity as to the efficacy of the use of the rod.

"Why," said he, "the only time my father ever whipped me it was for telling the truth."

"Well," retorted the doctor, "it cured you of it, didn't it?"

The Queen of Denmark spends only \$100 per annum for dresses.

## \$20,000 to be Distributed to Ticket-Holders IN THE COLUMBIA CO-OPERATIVE BUILDING ASSOCIATION.



THE following PROPERTY and CASH has been placed in the hands of the Trustees, John Agnew, Sr., Maj. Melghan and R. C. Shiver, in trust for the benefit of the Ticket-holders of the above Association, to be delivered to those who, on the day of the drawing, may be entitled to them. The title to the real estate has been placed in the hands of Col. F. W. McMaster, Attorney at Law, who will examine the same and give true warranty deeds, free from all encumbrance, on the day of drawing. The First Prize is the Temperance Hall, now occupied on the first floor by Messrs. Lorick & Lowrance. The lot is 25 feet front on Main street, by 263 feet deep. The Building is 150 feet long and two stories high. It is now leased for three years for \$1,400 per annum, payable monthly in advance, valued at \$15,000.

Second Prize—Lot adjoining Rose's Hotel, 44 feet front, 208 feet deep, valued at \$1,000.

Third Prize—Lot adjacent to above, 25 feet front, 208 feet deep, valued at \$1,000.

1 Cash Prize, \$100 each, 200

2 Cash Prizes, \$50 each, 200

4 Cash Prizes, at \$25 each, 200

110 Cash Prizes, at \$10 each, 1,100

120 Prizes, at \$10 each, \$20,000

2,000 Tickets, at \$10 each, \$20,000

Tickets may be had of the General Agent, Dr. E. W. WHEELER, at Temperance Hall, or at the Music Store of Messrs. LYBRAND & SON, Messrs. JOHN AGNEW & SON, T. M. POLLOCK and D. C. PEIXOTTO & SON.

The following gentlemen have consented to superintend the drawing: J. C. B. Smith, D. B. Miller and Henry E. Scott, in connection with a committee of three selected by the Ticket-holders, on the day of drawing.

The 10th day of November—the fourth day of the State Fair—HAS BEEN SELECTED AS THE DAY FOR THE DRAWING, which will take place in Temperance Hall, Columbia, S. C. Ticket-holders are assured the drawing will positively take place that day. The tickets have met with good sale, and all who intend investing are requested to do so as early as possible.

As the names of the ticket-holders will be registered in a book which shall be in possession of the Trustees on the day of drawing, parties may feel assured that no more than 2,000 tickets will be issued.

References.—E. J. Scott, Son & Co.'s Bank; Col. J. B. Palmer, President Central National Bank; Citizens' Savings Bank; South Carolina Bank and Trust Company, and W. B. Gulick, Cashier Carolina National Bank.

Capt. Wade Lorick, Agent in Lexington. For further particulars, address, DR. E. W. WHEELER, Box 88, Columbia, S. C. Sept 8 12mo

## JOBGING TRADE OF CHARLESTON, S. C. FALL AND WINTER OF 1871.

THE subscribers, Jobbers and Wholesale Dealers in the city of Charleston, S. C., beg to call the attention of the merchants of the interior of this and the adjoining States to this market, as being now one of the most desirable in which to procure full supplies of all articles they may require.

The wants of the country having rapidly increased, with ample facilities to enable us to procure our supplies direct from first hands in Europe and this country, we are now prepared to exhibit more varied and complete stocks of reasonable GOODS than at any period since the war, and will dispose of them on as good terms as any other market.

"Daily facilities afforded for shipment of goods to any point desired."

- Dry Goods.**  
EDWIN BATES & CO., No. 124 Meeting street.  
JOHNSTON, CREWS & CO., No. 41 Hayne street.
- Clothing.**  
EDWIN BATES & CO., No. 122 Meeting street.  
Fancy Goods, Notions, &c.  
STEELE & WARDELL, No. 167 Meeting street.  
Fancy Goods, Notions and Millinery.  
JOHN S. FAIRLY & CO., No. 35 Hayne street. | SELL & FOSTER, No. 27 Hayne street.
- Millinery and Straw Goods.**  
CHARLES A. LENGNIER, No. 161 Meeting street.
- Boots and Shoes.**  
D. F. FLEMING & CO., corner Hayne and Church streets.  
E. B. STODDARD & CO., No. 165 Meeting street.
- Hats and Caps.**  
THOMAS M. HORSLEY & BRO., No. 25 Hayne street.  
EDMONDS T. BROWN, No. 48 Hayne street.
- Hardware.**  
J. E. ADGER & CO., No. 189 Meeting street.  
C. GRAVELEY, corner East Bay and Boyce's Wharf.
- Saddlery, Saddlery Hardware and Carriage Materials.**  
R. THOMLINSON & CO., No. 187 Meeting street.
- Drugs and Medicines.**  
GOODRICH, WINEMAN & CO., No. 35 Hayne street.
- Crockery and Glassware.**  
WM. L. WEBB, No. 128 Meeting street.
- Groceries.**  
GEO. W. WILLIAMS & CO., corner Hayne and Church streets.
- Groceries, Liquors, &c.**  
J. A. QUACKENBUSH, No. 122 East Bay street.  
W. H. CHAFFEE & CO., No. 207 East Bay street.
- Paints, Oils, Glass, &c.**  
BOLLMANN BROS., No. — East Bay street.
- HOLMES & CALDER, No. 205 East Bay street.
- Job Printer, Stationer and Book-seller.**  
EDWARD PERRY, 140 Meeting street.
- Type and Printing Material, Paper, Stationery, Job and Book Printing.**  
Aug 11 WALKER, EVANS & COGSWELL, 3 Broad street, and 100 East Bay.

DRAWING POSTPONED from OCTOBER 1, 1871, to JANUARY 8, 1872, In consequence of the Fever in Charleston, S. C.

## \$500,000 TO BE GIVEN AWAY.

The South Carolina Land and Immigration Association, BUTLER, CHADWICK, GARY & CO., AGENTS,

UNDER the auspices of the "South Carolina State Agricultural and Mechanical Society," will give a series of CONCERTS, at the Academy of Music, Charleston, S. C., commencing January 8, 1872. Refers to all the bankers, brokers and prominent gentlemen of the country, both North and South.

150,000 Season Tickets of Admission, at \$5 Each.

If you have not received a circular, send for one, giving full particulars. All orders strictly confidential.

## 2,405 Gifts, Amounting in all to \$500,000.

The drawing of this great Southern enterprise will be conducted under the supervision of the following well known gentlemen: Gen. A. H. Wright, of Georgia; Gen. Bradley T. Johnson, of Virginia; Col. B. H. Rutledge, of South Carolina; Hon. Roger A. Pryor, of New York. Money for Tickets can be sent either by Express or Post Office Order, and the Tickets will be promptly forwarded.

Direct all letters to BUTLER, CHADWICK, GARY & CO., Principal office, Charleston, S. C. JOHN CHADWICK, GEN. M. C. BUTLER, Charleston, S. C. GEN. M. W. GARY, 3mo

## Good News for Columbia!

## CLOTHING EMPORIUM.

THE subscribers, having located permanently in this city, beg to inform the public that he has opened a fine and select stock of

GENTS' AND YOUTHS' CLOTHING AND FURNISHING GOODS.

Our motto is "QUICK SALES AND SMALL PROFITS," and we guarantee satisfaction to all who may favor us with their patronage. Give us a call before purchasing elsewhere.

S. STRAUS & BRO., Columbia Hotel Building.

## YELLOW LINE!

FAST FREIGHTS TO AND FROM NORTHERN CITIES,

Via Charlotte, Columbia and Augusta Railroad, North Carolina Railroad, Raleigh and Gaston Railroad, Seaboard and Roanoke Railroad, and Steamers between Portsmouth and New York, Boston, Philadelphia and Baltimore!

THE ABOVE-NAMED RAILROADS, in connection with the Steamer Lines, having united in forming a FAST THROUGH FREIGHT LINE, to be known as the YELLOW LINE, will put in operation, on the 1st of September, a FAST THROUGH FREIGHT SCHEDULE between Columbia and Augusta and the above-named Northern cities. The attention of shippers and receivers of freight is called to the following advantages offered by the line:

It is almost entirely an inland route, by which rates of insurance and risks of delay from bad weather are greatly reduced. There is no dayage, and no transfers, except under cover. Daily Steamers will run between Portsmouth and Baltimore, Philadelphia and New York, and freights will have prompt dispatch.

Rates and classifications the same as by other routes. Through bills of lading given and claims promptly adjusted.

HAVE GOODS MARKED "VIA YELLOW LINE." E. P. ALEXANDER, Superintendent Charlotte, Columbia and Augusta Railroad.

For further information, apply to E. R. DORSEY, General Freight and Ticket Agent. Sept 2 3mo

## \$250,000

## In Real Estate and United States Gold Bonds

Will positively be distributed by RAFFLE on the 22d of November, 1871, in public, in the city of Charleston, at 10 o'clock A. M. by

## CHARLESTON CHARITABLE ASSOCIATION, BENEFIT FREE SCHOOL FUND,

Chartered by the Legislature of South Carolina at its last session, and approved March 8, 1871. ONLY FIVE DOLLARS PER SHARE!

THE RAFFLE will positively take place on WEDNESDAY, the 22d day of November, 1871, in public, in the city of Charleston, at 10 o'clock A. M.

All the Property, real and personal, mentioned below must be Distributed in the Award, and a valid deed of each piece of Real Estate, free from all incumbrances, given. The Personal Property and United States Gold Bonds will be delivered immediately after the Raffle. Each and every Certificate has Three separate and distinct Numbers in figures, and the words of each figure written thereon, and are all combined with each other from Nos. 1 to 78 promiscuously. All the Certificates of Shares issued by the Company, with their numbers, are registered in their books.

## SCHEDULE OF AWARDS.

That Certificate of Share having on it the 1st, 2d and 3d numbers obtained on the Raffle will be entitled to the award of that first class Three-Story Warehouse, situate on Meeting street, No. 147, Charleston, S. C., (opposite the Charleston Hotel,) being 33 feet front by about 240 deep, free from all incumbrances, and valued at \$35,000

That Certificate of Share having on it the 4th, 5th and 6th numbers obtained on the Raffle will be entitled to the award of that first class Three-Story Warehouse, No. 145 Meeting street, Charleston, S. C., free from all incumbrances, valued at \$30,000

That Certificate of Share having on it the 7th, 8th and 9th numbers obtained on the Raffle will be entitled to the award of that first class Three-Story Warehouse, No. 143 Meeting street, Charleston, S. C., free from all incumbrances, valued at \$27,500

That Certificate of Share having on it the 10th, 11th and 12th numbers obtained on the Raffle will be entitled to the award of that Three-Story Warehouse, No. 141 Meeting street, Charleston, S. C., free from all incumbrances, valued at \$25,000

The above Four Warehouses are opposite the Charleston Hotel, and are the most valuable property in Charleston.

That Certificate of Share having on it the 2d, 3d and 4th numbers obtained on the Raffle will be entitled to an award of that fine piece of property, situate on Broad street, Charleston, S. C., and known as the "Manila House," free from all incumbrances, valued at \$20,000

That Certificate of Share having on it the 3d, 4th and 5th numbers obtained on the Raffle will be entitled to an award of that fine Two-Story Dwelling, situate on Garden and Lumber streets, Columbia, S. C., with all the out-buildings and improvements, with an acre of ground thereon, valued at \$10,000

That Certificate of Share having on it the 6th, 7th and 8th numbers obtained on the Raffle will be entitled to an award of that fine Cotton Plantation, containing about 1,800 acres, one-third cleared, and heavily timbered, situate in County of Darlington, on Great Pee Dee River, free from incumbrances, valued at \$10,000

That Certificate of Share having on it the 9th, 10th and 11th numbers obtained on the Raffle will be entitled to an award of United States Gold Bonds (new issue) of value of \$3,000

That Certificate of Share having on it the 12th, 13th and 14th numbers obtained on the Raffle will be entitled to an award of United States Gold Bonds (new issue) of value of \$2,000

That Certificate of Share having on it the 15th, 16th and 17th numbers obtained on the Raffle will be entitled to an award of United States Gold Bonds of the value of \$1,000

Those Forty Certificates of Shares having on them following numbers obtained on Raffle: 2d 3d 6th 2d 4th 6th 4th 5th 7th 5th 6th 9th 6th 7th 12th 9th 10th 12th 2d 3d 6th 2d 4th 7th 4th 5th 8th 5th 6th 10th 7th 8th 10th 1st 3d 4th 2d 3d 6th 3d 4th 8th 4th 5th 9th 5th 6th 11th 7th 8th 11th 1st 4th 5th 2d 3d 6th 3d 4th 10th 4th 5th 10th 5th 6th 12th 5th 8th 12th 1st 6th 6th 2d 3d 10th 3d 4th 11th 4th 5th 11th 6th 7th 9th 8th 9th 11th 1st 6th 7th 2d 3d 12th 3d 4th 12th 6th 6th 8th 6th 7th 11th 8th 9th 12th 1st 7th 8th

Will be each entitled to an award in United States Gold Bonds of the value of \$500

Those Forty Certificates of Shares having on them following numbers obtained on Raffle: 1st 8th 9th 2d 9th 10th 8d 11th 12th 6th 8th 9th 7th 9th 10th 1st 10th 11th 2d 11th 2d 11th 12th 4th 6th 7th 8th 5th 10th 11th 7th 11th 12th 1st 11th 12th 3d 5th 6th 4th 8th 9th 9th 10th 11th 12th 8th 10th 11th 2d 4th 5th 3d 6th 7th 4th 9th 10th 6th 8th 9th 8th 11th 12th 2d 5th 6th 3d 7th 8th 4th 10th 11th 11th 6th 10th 11th 12th 2d 6th 7th 3d 8th 9th 4th 11th 12th 6th 10th 11th 1st 3d 5th 2d 7th 8th 3d 9th 10th 5th 7th 8th 6th 11th 12th 1st 3d 6th

Will be each entitled to an award of United States Gold Bonds of the value of \$250

All the other Certificates of Shares having on them any three numbers obtained on the Raffle, and not designated as any of the above Certificates, are, will each be entitled to an award of United States Bonds of the value of \$50

Awards will be made only to such Certificates of Shares as have three numbers on them, so obtained on the Raffle.

To such as desire to take Shares in this great Raffle and distribution of real and personal property, the Directors will afford every facility and satisfaction, and perfect fairness will be exercised throughout, and many persons may trace their future prospects in business and station in society to a fortunate share herein.

Orders, with the money for Certificates, may be sent by Express, or Registered Letters, or Post Office Orders, at the risk of the Association. Persons sending orders will be particular to give their names, places of residence, County and State, which will be entered in the books of the Company, and immediately upon the Raffle taking place the official raffled numbers will be forwarded to each correspondent.

The Raffle will positively take place on the day named, and every award of the property and Gold Bonds must be made to the holders of the Certificates.

Address all orders to L. T. LEVIN, Agent, Columbia, S. C.

## Charleston Charitable Association, Incorporated by Act of Assembly, 1870-'71, and approved March 8, 1871.

## FIRST GRAND SINGLE NUMBER RAFFLE!

400 Awards in United States Gold Bonds, New Issue, FOR THE BENEFIT OF THE FREE SCHOOL FUND, WILL TAKE PLACE ON THURSDAY, OCTOBER 12, 1871.

At No. 147 Meeting Street, Charleston, S. C., at 1 O'clock P. M., in Public.

Full Certificate Shares, \$5; Halves, \$2.50; Quarters, \$1.25.

## Ten Thousand Numbers Only!

FOUR HUNDRED AWARDS of United States Gold Bonds (new issue) to be distributed immediately upon the Raffle taking place.

SCHEDULE OF AWARDS.	
One Award of \$10,000 in Gold Bonds, is	\$10,000
One Award of \$2,500 in Gold Bonds, is	2,500
One Award of 2,000 in Gold Bonds, is	2,000
One Award of 1,000 in Gold Bonds, is	1,000
One Award of 500 in Gold Bonds, is	500
One Award of 500 in Gold Bonds, is	500
One Award of 500 in Gold Bonds, is	500
One Award of 250 in Gold Bonds, is	250
One Award of 250 in Gold Bonds, is	250
One Award of 250 in Gold Bonds, is	250
One Award of 200 in Gold Bonds, is	200
One Award of 200 in Gold Bonds, is	200
One Award of 200 in Gold Bonds, is	200
One Award of 200 in Gold Bonds, is	200
One Award of 200 in Gold Bonds, is	200
Five Awards of 100 in Gold Bonds, are	500
Ten Awards of 50 in Gold Bonds, are	500
Twenty Awards of one-half each of one \$50 Gold Bond, are	500
Fifty Awards of one fifth each of one \$100 Gold Bond, are	500
One Hundred Awards of one-tenth each of one \$100 Gold Bond, are	1,000
Two Hundred Awards of one-twentieth each of one \$100 Gold Bond, are	1,000

400 Awards to be Distributed in Gold Bonds, in conformity to Law,

Explanation of the Distribution. Numbers from 1 to 10,000, (the same numbers being on the Certificates), are printed on separate slips of paper, which are each encircled in a tube, and are all placed in a Glass Raffle Cylinder. The Four Hundred Awards, in accordance with the schedule above, are also printed on separate slips of paper, and each is encircled in a tube, and all are then placed in another glass cylinder, called the Award Cylinder. The cylinders are both revolved, and a number is taken from the cylinder of numbers by a boy likewise blind-folded, and one of the awards is taken from the Award Cylinder by a boy likewise blind-folded, both of which are exhibited to the spectators and such number will be entitled to the award; and this operation will be repeated until 400 numbers are taken from the Number Cylinder and 400 Awards from the Award Cylinder to such numbers.

The Commissioners will enter down each number on their books as taken from the cylinder numbers, and the Awards to each number at the hour named. There will be no postponement whatever, and all the Awards must be distributed.

Certificates for Sale at all the Agencies of the Association. COMMISSIONERS—FENN PECK AND JAMES GILLILAND.

For orders, address L. T. LEVIN, Agent, Main street, Columbia, S. C. J. P. HORNBACH, General Agent, No. 147 Meeting street, Charleston, S. C. Sept 14

## GRAND PRIZE DISTRIBUTION!

TICKETS to the Concerts of the SOUTH CAROLINA LAND AND IMMIGRATION ASSOCIATION ready for sale and delivery. All orders from the country promptly filled. Agents wanted for the Counties of Lancaster, Lexington, Spartanburg, Greenville, Abbeville, Oconee and Pickens. Apply to D. GAMBRIEL & CO., General Agents, Columbia, S. C. June 6

## THE UNIVERSAL LIFE

## INSURANCE COMPANY!



LIBERTY STREET, NEW YORK.

The Original Stock Life Insurance Company of the United States.

OFFICERS: HENRY J. FURBER, Vice-President. JOHN H. BEWLEY, Secretary. GEORGE L. MONTAGUE, Actuary. E. W. LAMBERT, M. D., Medical Examiner.

THIS COMPANY offers the following IMPORTANT ADVANTAGES to those about EFFECTING INSURANCE ON THEIR LIVES:

1. Insurance at Stock Rates, being from 20 to 30 per cent. less than the rates charged by mutual companies.
2. Each Policy-holder is regarded as a Stockholder to the extent of one Annual Premium on his Policy, and will share in the Profits of the Company to the same extent as a Stockholder owning an equal amount of the Capital Stock.
3. Every Policy issued by the Company is non-forfeitable, and contains a clause stating its exact Surrender Value.

Before Insuring your Life or accepting the Agency of any Company, READ THE FOLLOWING:

A lengthened experience has demonstrated that the rates of premium ordinarily charged by life insurance companies are from twenty-five to thirty per cent. in excess of what are necessary for a safe and legitimate conduct of the business. In other words, carefully and prudently managed life insurance companies charging "mutual" rates have been able to return to their policy-holders from 25 to 30 per cent. of the amount charged for premiums.

When life insurance companies were first organized, the reliability of the data upon which premiums were constructed had not undergone test of experience. It was thought, therefore, no more than common prudence to adopt a scale of premiums which would, in any event, meet all the presumed and unforeseen contingencies of the business. As long as the matter was involved in some doubt, it was better to fix the rate too high than to incur the risk of making it too low; because, in the former case, the error could be easily remedied, at least in part, by returning to the policy-holders, at certain intervals, such portion of the premium charged as was found necessary for the purposes of the business and the complete security of the company. Experience, however, having satisfactorily demonstrated that these rates are excessive, what possible excuse can there be for maintaining them?

Avoiding themselves of this experience, the Directors and Managers of the Universal Life Insurance Company, at its organization, adopted a scale of premiums in accordance therewith, and which has proved to be fair and adequate, and all that was necessary to meet the requirements of the business. These premiums are about twenty-five per cent. lower than those charged by mutual companies. It also appeared, inasmuch as the rates so established were as near as could possibly be determined the rates in excess of what insurance has previously cost the policy-holders in mutual companies, that any profits arising from the risk incurred by them in undertaking the business.

Experience has shown that there are sources of profit in the practice of the business which theory will not admit of being considered as elements in the calculation of the premiums. These sources form a saving in the mortality of the members of a company owing to the medical selection of good lives; a gain in interest on the investments of the company over that assumed in the calculation of its premiums; the profits derivable from the lapsing and surrender of policies by the members, and from other minor sources. Profits from these sources, in a company possessed of a capital of \$200,000, and doing a fair amount of business, would give to the stockholders dividends largely in excess of what were counted on by the Directors of the Universal at the time of its organization. They have, therefore, determined to divide the source named, all of which have been determined among the stockholders.

The plan adopted for such division is as follows: Every person who may hereafter insure with the Universal will, for the purpose of division, be treated as a stockholder to extent of one annual premium upon his policy; and will share in the profits of the company to precisely same extent as a stockholder owning an equal amount of the capital stock.

By this system of insurance, original with the Universal, the policy-holder secures the following important advantages:

1. Insurance at the regular "stock" rates, requiring a primary outlay of about twenty to thirty per cent. less than that charged by mutual companies, and which is equivalent to a yearly "dividend" paid in advance of that amount on mutual rates. This low cost of insurance is worthy of attention. Since its organization, this company has received in premiums from its policy-holders the sum of \$1,517,000. To effect the same amount of insurance in a mutual company would have cost them an initial outlay of \$2,000,000. By allowing its policy-holders to retain, in their own possession, this excess of \$483,000, the Universal has virtually paid them a "dividend" of \$483,000, and paid it, too, in advance, instead of at the end of one or more years. It is impossible to find any example of a mutual company furnishing insurance at so low a cost by returning to its policy-holders an equal amount upon similar receipts.
2. Participation in the legitimate profits of the company upon a plan which secures to the policy-holders the same treatment which directors and stockholders are accustomed to receive. This system of participation, in connection with the low "stock" rates of premiums, is not necessarily secure to the policy-holders every possible advantage to be derived from a prudent and careful management.

The low rates of premium can be economy, and, independent of participation, guarantee to the policy-holder his insurance at a rate which is not in excess of the cost in well managed mutual companies; while, by the proposed plan of participation, the cost in what may be considered the legitimate profits of the business, the cost will be still further diminished.

Thus by the combined advantages arising from low stock rate and participation in profits, it is confidently believed the Universal Life Insurance Company offers insurance at its lowest practicable cost.

Those of the existing policy-holders who desire to participate in the profits under the new plan can do so by making application to the lead office, or to any agents of the company. The company is in a sound financial condition. Ratio of assets to liabilities 136 to 100. Good reliable agents wanted, who will deal directly with the New York office, and to whom full general agents' commissions will be paid.

M. W. GARY and M. C. BUTLER, State Superintendents of Agencies.

Office on Richardson street, opposite Columbia Hotel, Columbia, S. C. Sept 9